

In re:  
Gary Seth Koppelman  
Debtor

Case No. 23-10154-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 19, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Gary Seth Koppelman, 1500 Chestnut Street, Suite 2-2505, Philadelphia, PA 19102-2737
14749740	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14749748	+ Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
14749758	+ LTD Financial Services, 3200 Wilcrest Suite 600, Houston, TX 77042-6000
14749762	+ PGW, 1800 North 9th Street, Philadelphia, PA 19122-2021
14749765	#+ SRA Associates, 112 W. PArk Dr., Suite 200, Mount Laurel, NJ 08054-1261

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 19 2023 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 20 2023 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 19 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14749735	+ Email/Text: backoffice@affirm.com	May 19 2023 23:45:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749737	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 19 2023 23:45:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14749739	+ Email/Text: bk@avant.com	May 19 2023 23:45:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
14749744	Email/Text: cfcbackoffice@contfinco.com	May 19 2023 23:45:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
14749745	Email/Text: cfcbackoffice@contfinco.com	May 19 2023 23:45:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
14749741	+ EDI: CITICORP.COM	May 20 2023 03:41:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14749742	+ EDI: WFNNB.COM	May 20 2023 03:41:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
14749743	+ EDI: WFNNB.COM	May 20 2023 03:41:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14749746	+ Email/PDF: creditonebknofications@resurgent.com	May 19 2023 23:52:16	Credit One Bank, Attn: Bankruptcy Department,

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			Po Box 98873, Las Vegas, NV 89193-8873
14749748	^ MEBN	May 19 2023 23:40:11	Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
14749752	Email/Text: BNSFN@capitalsvcs.com	May 19 2023 23:45:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14749755	Email/Text: BNSTAZ@capitalsvcs.com	May 19 2023 23:45:00	Fnbo/ccs, Attn: Bankruptcy, Po Box 5081, Sioux Falls, SD 57117
14749770	Email/Text: BNSTAZ@capitalsvcs.com	May 19 2023 23:45:00	TAZ Visa, PO Box 5081, Sioux Falls, SD 57117-5081
14749754	Email/Text: BNSFS@capitalsvcs.com	May 19 2023 23:45:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14749749	+ EDI: BLUESTEM	May 20 2023 03:41:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14749751	^ MEBN	May 19 2023 23:40:04	First Digital Card, Attn: Bankruptcy, Po Box 85650, Sioux Falls, SD 57118-5650
14749753	+ EDI: AMINFOFP.COM	May 20 2023 03:41:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14749756	+ EDI: PHINGENESIS	May 20 2023 03:41:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14749747	EDI: IRS.COM	May 20 2023 03:41:00	Department of Treasury, Internal Revenue Service, Philadelphia, PA 19255
14749759	Email/Text: ml-ebn@missionlane.com	May 19 2023 23:45:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14749761	Email/Text: bankruptcies@penncredit.com	May 19 2023 23:45:00	PennCredit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14749760	+ Email/Text: bankruptcygroup@peco-energy.com	May 19 2023 23:45:00	Peco, 2301 Market Street, Philadelphia, PA 19103-1380
14749763	Email/Text: joey@rmscollect.com	May 19 2023 23:45:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
14749764	+ Email/Text: clientservices@remexinc.com	May 19 2023 23:45:00	Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
14749738	Email/Text: bankruptcy@self.inc	May 19 2023 23:45:00	Atlantic Capital Bank, Attn: Bankruptcy, 945 East Paces Ferry Road, 16th Floor, Atlanta, GA 30326
14749766	+ Email/Text: bankruptcy@sw-credit.com	May 19 2023 23:45:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14749767	+ EDI: RMSC.COM	May 20 2023 03:41:00	Synco/Harbor Freight, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14749768	+ EDI: RMSC.COM	May 20 2023 03:41:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14749769	+ EDI: RMSC.COM	May 20 2023 03:41:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14749772	EDI: TDBANKNORTH.COM	May 20 2023 03:41:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
14749773	+ EDI: TCISOLUTIONS.COM	May 20 2023 03:41:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
14749774	^ MEBN	May 19 2023 23:40:06	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146

TOTAL: 35

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14749771		Tbom/vt
14749736	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749750	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14749757	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
ERIK B. JENSEN	on behalf of Debtor Gary Seth Koppelman erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Gary Seth Koppelman</b>	Social Security number or ITIN	xxx-xx-9875
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-10154-mdc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary Seth Koppelman

5/18/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**